PRICE TWO CENTS.

# CAUGHT IN THE BIG STORM. CAR LOADS OF PASSENGERS PAST IN

CENTRAL NEW YORK DRIFTS. How the Belated Ones Passed Sunday-Songs

and Stories-The City of Oswego Burled-Phonix Flooded-Journeys Made on Snow Shoes-Railroad Accident near Fairport. RICHLAND, N. Y., Jan. 5 .- This point, the function of the three divisions of the Rome. Watertown and Ogdensburg Railroads, has for the past few days been the scene of the greatest snow storm and blockade known in the history the State. A blinding sheet of snow has fallen steadily, accompanied by a terrible gale, making it dangerous for any one even to step passengers, among them a number of women children, have just succeeded, with great difficulty, in reaching this place. On Thursday last a large snow plough, driven by two powerful locomotives, barely made the distance, and halted two miles south in a snow drift, where it was abandoned. The hotels, three in number, were soon filled, and forty or fifty passengers who were unable to gain admittance prepared to make themselves as comfortable as possible in the coaches. The work of keeping the track clear was immediately

snow can only be removed with iron shovels by relays of men. Under the most favorable circumstances it will be impossible to open this division of the road before Wednesday night.

To-morrow morning a snow plough will be sent out on the Oswego and Niagara Fails division of this road, on which a train lies stalled at Hannibal, twelve miles from this city. Its passongers report to-day that they are quartered at the hotel and farm houses, and all are comfortable. Mr. Sheldon, a passonger on this train, has reached this city. He reports the storm in which they were stalled to have been the most terrific he ever saw. There were about thirty passengers, including several ladies, and all of whom made their wayto neighboring farmhouses or the village hotel. When he started, twenty-two of them were quartered in one farmhouse, sleeping on the floor and packed like sardines, but thankful for any sort of a refuge from the storm. Mr. Sheldon was twelve hours in making his way to this city. He struggled along the railroad track wherever possible, taking to the fledds when the walking appeared more inviting there, and in some places making his way along the fence tops. The train which he deserted will not be released before the middle of the week.

It will thus be seen that the snow blockade will not be raised before Wednesday night under the best of circumstances, and should another storm set in, only a few hours of wind find snow will bottle us up tighter than ever. Already the consequences have been not serious. Various kinds of supplies are giving out. Conde's knitting factory, employing 100 hands, has suspended operations until the blockade is raised, the supply of cotton having failed. The Oswego shade cloth factory's supply of the same material is nearly out. The Blanchard sash and blind works, in the southern part of the city, have stood suspended since Friday, their men being unable to reach the works. At Phoenix, on the Oswego sheds so that the big dam is not visible, there being not a floor of the storm is a relief

STRANDED ON A SAND BAR

THE STEAMER VINDICATOR AGROUND ON LONG ISLAND'S COAST.

Capt. Bell's Life-Saving Crew Warned by the

Report of a Cannon from the Breakers-Resculug the Steamer's Officers and Crew. PATCHOGUE, L. I., Jan. 5 .- As Watchman Harkins of Life-Saving Station No. 20, which is situated in about the centre of the southern coast of Long Island, was making his home about 5 o'clock on Saturday morning, he heard the report of a cannon from the breakers. It seemed to be close at hand. He knew its meaning at once, and promptly fired a rocket as a ergy, to give the alarm of "Ship ashore!" at the station, a mile distant. His baste, though dutiful, was unbecessary, for Capt. Bell, the hardy old bay man, who has charge of the station, had also heard the call for help, and was arousing his men. It was a bitter cold morning, and the wind swept piercingly up from the west. In a few boat, filled with ropes and other life-saving ap-

NEW YORK, MONDAY, JANUARY 6, 1879. REDUCING INSURANCE RATES.

The Offer that has been Made by the Mutual Life to New Policy Holders.

The new departure of the officers and rustees of the Mutual Life Insurance Company has created much excitement, not only among the policy holders of that company, but among all persons interested in life insurance comon Thursday was evidently only the beginning of trouble. The position of the Mutual Life as the largest concern of the kind in the world, with assets amounting to \$85,000,000, and a surplus of nearly \$11,000,000, makes any action it may take, out of the regular order, the subject of immediate and widespread criticism.

The cause of the present excitement is found in a recent proposal of the managers "to give to new policy holders a rebate of 30 per cent, upon their premiums for the first two years." This favoritism to persons now coming in for policies is held by those protesting against it to be grossly unjust to all who hold policies on which they have paid full rates. They say that it is as if the manager of any company, concern, or partnership, after half a dozen stockholders have put in their money at par and worked the business up to great value, were to take in new partners at 70 per cont. instead of par, and give them not only this advantage of 30 per cent., but the further ad-

NIGHT TRAINS HENCEFORTH.

ALL POSSIBLE FACILITIES ON THE N. Y. ELEVATED RAILROAD. The Company Boing its Best, but Unable to

Accommodate the Travel-The Cars Not to be Meated This Winter, and Why Not. There will probably be little further deviation from the present running arrangement of trains on the New York Elevated Railrond. The most important of recent changes was the beginning, on Friday last, of trains all night. Trains will hereafter start at intervals of five minutes from midnight until 5 o'clock in the morning, running through to Harlem. wore two reasons for putting on night trains. One was that it did away with the necessity of The engineers, firemen, conductors, and brakemen are divided into two gangs-a day gang. working from 7 A. M. until 7 P. M., and heretofore the night gang worked from 7 P. M. until 1 A. M. The night gang hereafter will keep their trains on the road until 7 A. M. The second reason was frequent requests, from persons whose employment keeps them out after night, for night trains. Since Friday night the trains between 2 P. M. and 5 A. M. have carried

more passengers than were anticipated.

It was said yesterday by an official of the road

PREPARED FOR A CRUISE.

Capt. Lloyd Phenix's Yacht Intrepts Ready for a Trip to the West Indics.

Capt. Lloyd Phonix's yacht Intropid lay at the pier at East Sixth street at 12 o'clock last evening fully prepared to start on her Southern cruise, and her owner was expected aboard at

'Capt. Phoenix said he'd be here at 10 this evening," second officer John Campbell said, but something may have detained him. He may confe aboard to-night, or not till morning. Anyway, we're all ready to put to sea, and expeet to start to-morrow morning at 7 o'clock. Capt. Phœnix has all his luggage aboard, we Capt. Phoenix has all his luggage aboard, we are all provisioned up, and can start in an hour if necessary. Where are we going? I don't know. South, somewhere. It's like the merchant service on board a yacht. Wo never know here where we are going, except that we see that we are heading east or west, or north or south. But I think the Captain is going the parties and is amply sufficient for the whole 97 Receptions who were elected. The tally lists required makes a crosses among the parties as of ship goes on actively among the parties as of ship goes on actively among the parties as of ship goes on actively among the parties as of the two candidates who are here. If the assertions of both sides are to be believed the lying that is being done by the fifty that are in the city is a little ahead of anything heretofore seen in Arbany, and is amply sufficient for the whole 97 Receptions who were elected. The tally lists required the parties are all provisioned up, and can start in an hour tions of both sides are to be believed the lying that is being done by the fifty that are in the city is a little ahead of anything heretofore seen in Arbany. going to make a cruise among the West Indies. He may coast down and stop at Charleston or Jacksonville a while, or he may strike at once for the Islands."

Why does Capt. Phoenix start on his eruise

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IN THE THICK OF THE FIGHT.

THE STRUGGLE IN ALBANY OFER THE

ASSEMBLY SPEAKERSHIP. Both Candidates Perfectly Confident of Flee-tion-Half the Members Detained by the Great Storm-Criticisms upon the Capitol.

ALBANY, Jan. 5 .- No trains from west of

though there is danger that nearly one-half of the Republican members will not be able to get In the mean time the canvass for the Speaker-A pat illustration of the uncertainty or the

The fishing some was greatly start at this season. Two years ago the wanderer put out in January; but it isn't usual."

The integral is a very handsome and fast schooner yacht. She was designed by A. Cary Smith, built by C. A. R. Pollidon, and launched on the 27th of March hist. She is a keel boat with high bulwarks, and deek perfectly flush, and is one of the largest boats in the New York Yacht Club fleet. Her dimensions are: Length over all. 116 feet 3 inches: length on water line. 100 feet 11 inches; beam. 24 feet 5 inches; depth of hold, 11 feet 6 inches; denth of hold, 12 feet 6 inches; denth of hold, 13 feet 6 inches; denth of hold, 14 feet 6 inches; denth of hold, 15 feet 6 inches; denth of hold, 16 feet 6 inches; denth of hold, 17 feet 6 inches; denth of hold, 18 feet 6 inches; denth of hold, 18 feet 6 inches; denth of hold, 19 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold, 18 feet 10 feet 11 inches; denth of hold